



Initial Considerations

Critical considerations prior to development.

Secondary Considerations

Next steps and considerations.

L3 CERTIFICATION

GUIDELINES FOR PURSUING CERTIFICATION

Pursuing an L3 Certification (Level 3 Certification) with an EMV (Europay, Mastercard, Visa) payment processor involves several steps. Level 3 Certification typically pertains to testing and certifying integrated circuit cards (ICCs) with advanced functionalities, such as contactless payments. Here are the general steps you might follow, but keep in mind that specific requirements may vary based on the EMV payment processor and the region.

INITIAL CONSIDERATIONS

1. UNDERSTAND EMV SPECIFICATIONS:

Familiarize yourself with the EMV specifications, especially those related to Level 3 testing. This may include understanding the EMVCo specifications and guidelines.

2. CONTACT THE PAYMENT PROCESSOR:

Reach out to the specific EMV payment processor with which you want to achieve Level 3 Certification. Obtain information on their certification process, requirements, and any necessary documentation. Be sure to verify Expiry Dates for the payment device's L1 or L2 certifications.

Proceed to Step 3 only after Steps 1 and 2 are 100% complete.



SECONDARY CONSIDERATIONS

3. MEET PREREQUISITES:

Ensure that you meet any prerequisites set by the EMV payment processor. This might include having successfully completed Level 1 and Level 2 certifications.

4. PREPARE TEST ENVIRONMENT:

- Set up a test environment that replicates real-world scenarios for payment transactions. Include the necessary hardware, software, and test cards to perform comprehensive testing.
- Obtain test card or tools as defined by the processor. Most will require a purchased ICC or UL tool kit.
- Identify if MagTek/Magensa test environments need to be enabled. This could be Magensa Decrypt and Forward or Magensa Decrypt.
- In the absence of Magensa Decrypt an Forward or Magensa Decrypt, identify key creation and distribution activities.

5. DOCUMENTATION AND APPLICATION FORMS:

Complete any required documentation or application forms provided by the EMV payment processor. This may involve providing details about your system architecture, specifications, and other relevant information.

6. INTEGRATION AND DEVELOPMENT:

Integrate your payment application with the EMV payment processor's test environment. Develop and modify your application to support the necessary Level 3 functionalities.

7. TESTING:

Conduct thorough testing of your integrated circuit cards in the test environment. This includes testing various scenarios, such as contact and contactless transactions, to ensure compliance with EMV specifications.

8. SUBMIT TEST RESULTS:

Provide the test results to the EMV payment processor for evaluation. This may involve submitting detailed reports, logs, and any other requested information.

9. ADDRESS FEEDBACK:

If the payment processor provides feedback or identifies issues during the testing process, address them promptly. Make the necessary adjustments to your system to ensure compliance.

10. FINAL CERTIFICATION:

Once the system successfully passes all required tests and meets the EMV specifications, the payment processor may issue the Level 3 Certification LOA.

11. STAY INFORMED:

Stay informed about any updates or changes to EMV specifications. Regularly check for new guidelines and requirements to maintain compliance.

It is important to note that the specifics of the process may vary, and it is advisable to work closely with the EMV payment processor, as well as refer to the latest documentation provided by EMVCo and the specific payment processor you are dealing with.